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This is the author's version of a work that was submitted/accepted for publication in the following source:

Cross, Cassandra  
(2015)

No laughing matter: Blaming the victim of online fraud.  
*International Review of Victimology*, 21(1), pp. 187-204.

This file was downloaded from: <http://eprints.qut.edu.au/83702/>

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<http://doi.org/10.1177/0269758015571471>

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## **No laughing matter: Blaming the victim of online fraud**

### **Abstract**

There is a strong sense of negativity associated with online fraud victimisation. Despite an increasing awareness, an understanding about the reality of victimisation experiences is not apparent. Rather, victims of online fraud are constructed as greedy and gullible and there is an overwhelming sense of blame and responsibility leveled at them for the actions that led to their losses. This belief transcends both non-victims and victims.

The existence of this victim blaming discourse is significant. Based on interviews with 85 seniors across Queensland, Australia, who received fraudulent emails, this paper establishes the victim blaming discourse as an overwhelmingly powerful and controlling discourse about online fraud victimisation. However, the paper also examines how humour acts as a tool to reinforce this discourse by isolating victims and impacting on their ability to disclose to those around them. Identifying and challenging the victim blaming discourse, as well as the role of humour in its social acceptance, is a first step in the facilitation of victim recovery and future wellbeing.

**Keywords**

Online fraud, victims, victim blaming, humour

## **Introduction**

It is difficult to ascertain the true extent of financial losses suffered as a result of online fraud. The Australian Competition and Consumer Commission (ACCC) (2013: 1) found that in 2012, estimated losses reported to the ACCC in relation to fraud were over \$93 million, an increase of 9% from the previous year. Of that total, over \$50 million were specifically as the result of an email or internet solicitation, an increase of 21.5% from the previous year (ACCC, 2013: 5). Police estimate that Australians send between \$8-10 million overseas each month as a result of online fraud victimisation (Bradley, 2013). These figures are likely to undervalue the true extent of losses, given the low reporting rate of online fraud to authorities (United Nations, 2013), but do provide evidence to indicate that even based on what is known about online fraud, financial losses experienced by victims as a result of this crime type are substantial.

Online fraud can be understood in a number of ways. In terms of process, it can be defined as “any type of fraud scheme that uses email, web sites, chat rooms or message boards to present fraudulent solicitations to prospective victims, to conduct fraudulent transactions or to transmit the proceeds of fraud to financial institutions or to others connected with the scheme” (Australian Federal Police, 2012). However, in terms of

consequences and the impact on the individual victim, it can be defined as “the experience of an individual who has responded through the use of the internet to a dishonest invitation, request, notification or offer by providing personal information or money which has led to the suffering of a financial or non-financial loss of some kind” (Cross, Smith and Richards, in press). With regards to the current paper, this definition applies to those who responded and suffered some type of loss, financial or otherwise and excludes those who responded to the fraudulent request out of curiosity or for clarification and who did not send money, personal details or passwords and therefore suffered no loss of any kind.

There are various different ways in which online fraud can be perpetrated however this research focused specifically on advanced fee fraud schemes such as lottery notifications, investment invitations, inheritance notification and employment opportunities (where a victim is asked to send a small amount of money with the promise of receiving a larger amount of money in the future) (Ross and Smith, 2011: 1); phishing emails (where a victim receives an email from a legitimate institution asking for confirmation of personal details) (Choo, 2011: 3); and romance fraud (where a victim is defrauded in what they believe to be a legitimate relationship) (Rege, 2009: 497). While the number of approaches used by

offenders is infinite, the end goal of the solicitation is always money, either directly through the transfer of funds, or indirectly through the obtaining of passwords or personal details (Cross, 2012). Online fraud (and arguably fraud more broadly) operates through the successful identification of a potential victims' weakness or vulnerability and the subsequent manipulation and exploitation of this by a highly skilled and savvy offender (Drew and Cross, 2013 see also Whitty, 2013 for specific details on how these offences operate).

There is currently a very small body of research that examines the specifics surrounding online fraud victimisation, which is primarily concentrated in the United Kingdom. Of significance is a study conducted by Button, Lewis and Tapley (2009a; 2009b; 2009c). It focused on all aspects of online fraud, including how individuals were defrauded, the types of losses experienced, the impact of online fraud on the individual, reporting of online fraud to authorities and access to services and support. Face to face interviews were conducted with 34 participants with an additional 745 interviews conducted over the telephone as well as two face to face focus groups. The findings of this study revealed that victims of fraud are a diverse group, across all demographics (although this study was encompassed 47% of victims over 60 years) and that different frauds impact on victims in

different ways, however the same fraud can affect multiple victims in diverse ways (Button et al., 2009c: 6).

In a similar vein to the work of Button and colleagues, this paper examines online fraud victimisation, as it relates to a group of seniors across Queensland, Australia. While seniors represent only a small percentage of crime victims, they consistently experience consumer fraud more than any other offence type (Australian Institute of Criminology, 2009). In terms of online fraud, while all demographics are potentially vulnerable to fraudulent solicitations (National Fraud Authority, 2011), seniors are attractive targets to potential offenders, as they generally have access to life savings, superannuation and own their own homes. This is particularly the case with a shift towards the self-management of superannuation funds, which has been described as a “honey pot” for potential offenders (Dibben, 2011). In addition, the impact of any financial loss to seniors is exacerbated by the fact that they have limited resources and capacity to recover from any victimisation, based on their age.

The impact of fraud on a victim can be substantial. There are a small number of international studies that demonstrate that fraud victims “share many of the same devastating outcomes as their counterparts who have suffered a serious violent crime”



(Marsh, 2004: 127 see also Button et al., 2009a; Button et al., 2009c; Deem, 2000). In some cases, this can even lead to the suicide of fraud victims (Brooke, 2013).

This paper specifically explores the discourses that surround victims who experience this type of crime victimisation and the various contexts in which online fraud is discussed, based on the voices of seniors themselves. It argues that the nature of online fraud discussions is neither positive nor supportive of individuals who become victims. Rather, the popular discourse surrounding online fraud victimisation is very much founded upon notions of blame and responsibility leveled towards the victims themselves for their failure to avoid victimisation in the first place. It is also premised very strongly on a perception of greed and gullibility on the part of the victim. What this paper also establishes is that a majority of conversations about online fraud trivialise the nature of this crime and use humour as a coping mechanism to create distance from their potential vulnerability to this type of crime. However, the use of humour reinforces the victim blaming discourse, prevents discussions about online fraud in a positive and constructive manner and further exacerbates the impact that victimisation has on individuals. It is concluded that until the victim blaming discourse is challenged and disrupted, it is unlikely

that victims of this type of crime will be able to overcome the negativity associated with their victimisation.

## **Methodology**

This paper presents findings from a project that examined the issue of online fraud victimisation, particularly as it relates to seniors. This research was undertaken by the author during her employment with the Queensland Police Service, Australia. Seventy-two face to face semi-structured interviews with seniors (aged 50 years or older) across Queensland who had received a fraudulent email request were conducted in the second half of 2009, to determine the reasons why they decided to respond or not respond to the fraudulent email request. The majority of participants were recruited through media releases and other public notifications. However, almost half of victims were known to the Queensland Police Service and were invited to take part in the research based on their known victimisation experiences. It was surprising and unexpected that a number of people who responded to a fraudulent email came forward as a result of the public call for participation, given the stigma associated with this type of victimisation. It must be noted though that those who came forward as the result of public call were on the lower end of victimisation, in that they had responded to an email and not suffered any monetary

losses (in the case of phishing emails) or had suffered very small monetary losses. Those who experienced financial losses amounting to tens or hundreds of thousands of dollars were recruited exclusively through the Queensland Police Service.

All participants were provided with an information sheet about the research, which outlined the purpose of the project, the nature of their involvement, and the types of questions that would be covered. All participants were explicitly made aware that any information gathered was for research purposes only, and not for any police investigation or enforcement action. Participants were directed to appropriate police officers, if they had specific questions or concerns about the investigation or status of their case. All participants gave written consent to participate in the interview process, which took between 20 minutes and two hours (the majority of interviews were approximately one hour). All participants were asked questions about themselves, their computer usage, their experiences of receiving fraudulent requests and their reasons for responding or not responding. For those who did respond, they were then asked questions about their experiences and the impact of what occurred.

Interviews were audio recorded (with permission) and partially transcribed<sup>i</sup>. These transcripts were uploaded into the qualitative software program NVivo, where they were

initially coded thematically based on the interview questions. Additional coding was undertaken to highlight areas of interest that were evident within the data. All interview data was de-identified and participants were allocated a pseudonym by the researcher, which is used throughout this paper.

Given the self-selection of interview participants and the sampling method, it is not proposed that the findings of this research are indicative of the general population. However, the rich data gathered through the interview process has generated an in depth understanding of the experiences of many seniors in receiving fraudulent email requests, and in some cases, of responding and enduring a traumatic victimisation experience. Many lessons can be learnt from the experiences of those who were willing to share, and the courage of victims must be acknowledged in this study. Not all victims had disclosed their experiences to family or friends, however they were very open and honest in sharing details of what had happened to them as part of this research. Many did so with the explicit intention of getting their stories out in public to support and prevent the victimisation of others. While they did not feel comfortable sharing within their own circles, they were willing to talk to someone they perceived to be a neutral third party,

who was not going to judge them and compromise their existing relationships, based on an assurance of confidentiality.

Lastly, two groups of seniors were interviewed as part of this project, those who had received a fraudulent request and not responded (non-respondents) and those who had received a fraudulent request and had responded in some way (respondents). It is important to note that not all respondents could be classified as victims, given that several responded out of curiosity, knowing it was not legitimate, whereas others responded for further details or clarification but did not send any money, personal details or passwords. Within this paper, the term “victim” specifically refers to an individual who received a fraudulent request and suffered some sort of loss or harm, through the sending of money, personal details or passwords.

### **An overview of the research participants**

A total of 72 interviews were undertaken with 85 seniors (some interviews were conducted with more than one person present). Forty-four interviews were with non-respondents (those who had not responded to a fraudulent request for any reason) with the remaining 28 interviews undertaken with seniors who had responded in some way to

the request, whether it be out of curiosity, clarification or through sending money, personal details or passwords. Of the 85 participants, 46 were male and 39 were female and when looking specifically at respondents, 15 were male and 14 were female. Participants ranged in age from 50 years through to 83 years, with a quarter of the sample aged between 70-74 years. The use of the internet has meant that geographic location is not necessarily a restriction for online victimisation, and while most interviews were held in the south eastern corner of Queensland, just over a third of interviews were held with participants in regional areas across the state. Research participants had a variety of educational qualifications (from grade 10 through to doctorates) and occupational histories (including the fields of business, engineering, retail, hospitality, health, education, administration, public service, defence force and agriculture). Finally, research participants had a variety of knowledge and experience with computers, from those who were very computer literate through to those who had only recently started embracing the new technology. It was a diverse sample, and although it is not representative of the broader population, provided unique insights into the experiences of a wide range of seniors.

## **Research findings**

The following sections explore the discourses that surround online fraud victimization with a particular emphasis on how victims of online fraud are construed by other seniors. More specifically, the paper examines the context through which online fraud is discussed by seniors and the role of humour in these conversations. Importantly, it appears that humour is not only a coping mechanism used by seniors to distance themselves from their potential vulnerability and cast victims of online fraud as inferior to themselves (and their friends and family), but also as a means of reinforcing the victim blaming discourse that exists. To conclude, the paper details the consequences of a victim blaming discourse on individual victims as it relates to their inability and fear to disclose their experiences to others.

*“It’s just a greed thing...”: Blaming victims of online fraud*

Since the emergence of “victimology” in 1940 (Burgess, Regehr and Roberts, 2013: 76), there has been a substantial amount of focus on the role of the individual victim and their part in causing or contributing to their victimisation (Dignan, 2005; Walklate 2012). Many of the victim typologies that have been established derive from victim precipitation theory which focuses heavily on the level of guilt and responsibility borne by victims in contributing to their victimisation (Wilcox, 2010). Many of these typologies can be viewed

as a continuum of blame, from the completely innocent to the fully culpable. Collectively, many victim typologies reinforce the perception that victims should be able to avoid victimisation, through modifying and regulating their own actions and interactions with potential offenders (Wilcox, 2010). For example, Mendelsohn proposed one of the earliest victim typologies, which ranged from those who are completely innocent, those with minor guilt and responsibility from their own ignorance, those who are as guilty as the offender and share equal responsibility, those who are slightly guiltier than the offender (in terms of provocation), those who are exclusively responsible for their victimisation, and lastly, imaginary victims, who suffer no actual harm but falsely accuse another party (Burgess et al., 2013: 77). Subsequent victim typologies have maintained this focus on the degree of guilt and responsibility of the victim, including Fattah's five categories of victims, from the nonparticipating victim, to the predisposed victim, the provocative victim, the precipitating victim and the false victim (Burgess et al., 2013: 76).

Another type of victim typology focuses on the relationship between the victim and offender, and is evident in the work of von Hentig who put forward thirteen victims, based on their degree of culpability exhibited in the incident (Dignan, 2005:32). Furthering this, Schafer put forward a typology that sought to combine the work of Mendelsohn and von



Hentig, and proposed seven victims which included unrelated victims, provocative victims, precipitative victims, biologically weak victims, socially weak victims, self victimising victims and political victims (Burgess et al., 2013: 80). Schafer's typology draws attention to the previously mentioned idea of victim precipitation, which explicitly attributes a level of blame to the victim for their victimisation and therefore implies that victims can take actions to prevent their victimisation (Burgess et al., 2013: 80).

Holding individual victims responsible for their own circumstances and therefore ascribing blame and guilt to them has not decreased over the past decades, with many still having the strength and momentum to explain today's incidents of crime victimisation. This has been particularly the case for victims of family violence, rape and sexual assault, and while there has been a large amount of critique leveled towards victim focused explanations in these contexts (see Bieneck and Krahé, 2011; Thapar-Björket and Morgan, 2010; Suarez and Gadalla, 2010) on the basis that they perpetuate the idea of "victim blaming", both the discipline and society has been unable to eliminate this influence entirely. This is particularly evident in the case for victims of online fraud.

The key element to any fraud offence is that of deception and from the current research, it appeared difficult for seniors interviewed to understand how a person can be deceived

into sending large amounts of money from an online solicitation. On this basis, there is strong discourse that attributes blame and responsibility toward victims of online fraud and believes that they should be held accountable for their actions (Cross, 2013). At the most basic level it can be argued that without their participation, no victim would be defrauded, online or otherwise. However, this fails to acknowledge the complexity of how many victims are targeted and the highly skilled offenders who manipulate and exploit victims through sophisticated social engineering techniques (Drew and Cross, 2013). Many offenders successfully identify the weaknesses and vulnerabilities of potential victims, create a situation that appeals to this weakness or vulnerability, and therefore increase the likelihood of a positive response and compliance by the victim (Drew and Cross, 2013). The victim believes in the legitimacy of the situation that is presented to them, and is unable to distinguish the fraudulent nature of the communication until it is too late.

Despite this, it is evident that the dominant discourse surrounding online fraud victims is one that is founded upon the victim blaming theories detailed above, and focuses very heavily on the greed of the person involved.

It's just a greed thing with these people to go after this money because commonsense would tell them – you know, you haven't gone into a lottery so how would you win a lottery. It's just the greed factor that takes over... (Lance, non-respondent, 83 years).

Other than ignorance, I think the greater percentage is just greed. There are not too many people on the planet who don't know whether they have relatives in Africa or Afghanistan, so why even entertain it? And when it comes to the lottery, you know you haven't bought a ticket in a London or French lottery so how could have you won it. Maybe I'm too simplistic about it but... I think greed has got a great lot to do with it (Marie, non-respondent, 58 years).

The Nigerian scams, I mean the structure of the messages you know is clearly absurd, I've heard people say especially the police it just pure greed that draws them in and I would imagine it is just pure greed... (Elliott, non-respondent, 72 years).

Apart from my first thought that you have got to be a bloody idiot, all they can see is money. A quick way of getting money and all they can see if I do this I will get money and nobody will know about it (Roberta, non-respondent, 69 years).

The above excerpts indicate the strength of the greed discourse that permeates many senior's beliefs about why victims of fraud respond to requests for money, personal details or passwords. While each of these quotes were from those who had never responded to a fraudulent request, the greed discourse is also articulated by those who

have responded to fraudulent email requests and who had sent personal details or lost money.

They are greedy. They are out for money that they don't earn, they didn't earn. The money that they shouldn't claim and really if they respond to them, they are being dishonest. That's what I think. But nevertheless, somebody must be responding to them for these people to keep sending emails. Because if they fail they wouldn't do it anymore (Cynthia, respondent, 65 years).

I think it is greed. I really think it is greed... It is absolute greed. And even to get a million dollars is not easy out here unless you win lotto so you are driven by greed. And anyone who says anything else is a liar. You just think oh no, it will work out. All along, because you are told the money will go in your account, you think they can't dud you because the money has got to go in your account. But they do dud you because the money never gets into your account (Hazel, respondent, 64 years).

Cynthia and Hazel both represent individuals who responded to a fraudulent email request. In Cynthia's case, she sent through personal information (such as name, address, phone number and email) out of curiosity to see if anything would come of it. When she was subsequently asked to send money, she then ceased communication with the offender. Hazel on the other hand, responded to a request to tender for a contract, and

her involvement led to the loss of over \$300,000. The comments of both Cynthia and Hazel indicate that their personal experience has not mitigated the greed discourse to others (in the case of Cynthia) or herself (in the case of Hazel).

In addition to the perception that victims of online fraud are greedy, is the associated idea that victims of online fraud are more gullible than people who do not respond.

Obviously if you reply to one, you are an idiot as far as I am concerned. They are pretty bloody ridiculous... But I can't believe that people are so dumb? What do you do with them? (Henry, non-respondent, 60 years).

I suppose I have been aware of this [fraudulent emails] for a long time and the scams I mean you would be an unintelligent dope if you didn't because there has been plenty in the newspaper and plenty on television about [it]... (Audrey, non-respondent).

...I reckon that it is so obvious and so obviously false that I now know that what I am about to say is wrong, but my thinking was nobody would be stupid enough to respond to that surely, but apparently they do (William, non-respondent, 73 years).

In terms of the victim typologies presented earlier, it is clear that the majority of seniors interviewed (both respondents and non-respondents) perceive victims of fraud as responsible for their own actions and attribute blame towards the individual, rather than

focusing on the skills of the offender to convince the victim of their legitimacy. The notion of victim precipitation is dominant across all knowledge about victims of online fraud and features heavily in how seniors understand victimisation to occur. This includes victims themselves, who have internalised the victim blaming discourse and ascribe to the same negative stereotype of victims advocated by those who have not responded (see also Button et al., 2009c and Cross, 2013).

Based on the degree of victim blaming that exists towards those who respond, many victims perceive a strong, negative reaction from family and friends if they were to disclose details of their victimisation. As the following excerpts demonstrate, this level of anxiety is not necessarily irrational.

**Interviewer:** How would you react say, if one of your children came to you and told you they had responded to one of these emails and lost a substantial amount of money?

**Gladys:** I would probably say how stupid were you?

**Harry:** I don't think any of them would because we have told them about this. We warned them.

(Harry and Gladys, non-respondents, 65 years )

**Interviewer:** So say your husband or one of your friends came to you and told you that they had responded to one of these emails and lost a substantial amount of money how do you think that you would react?

**Felicity:** Honestly I'd think what an idiot.

**Interviewer:** Yes?

**Felicity:** I would.

(Felicity, non-respondent, 59 years)

**Interviewer:** Hypothetically, if one of your children or if [wife] came to you and told you that they had responded to one of these emails and they had sent a lot of money, how do you think you would react to that?

**Henry:** I would probably blow my tool big time. I mean once it is done there is not much you can do about it. I would just say, you are an idiot, you are going to do your dough.

(Henry, non-respondent, 60 years)

In addition to these types of responses, there was also a strong element of disbelief on the part of non-respondents that anyone in their family or friendship circles could actually become a victim of online fraud.

**Interviewer:** Hypothetically, if one of your friends or family told you they had responded and they had sent a lot of money, how do you think you would react to that?

**Russell:** I would be just surprised for starters, but I'd doubt if it would happen. I don't think any of them are that stupid. Or hope not. But no I can't see them doing it, I would be very surprised. Shocked actually. I couldn't see them being that stupid.

(Russell, non-respondent, 66 years)

**Interviewer:** If one of your friends came to you and told you that they had responded to one of these emails and had sent a lot of money, how do think you would react to that?

**Mildred:** If they had lost it... I would be horrified – but I can't imagine any of them doing it.

(Mildred, non-respondent, 80 years)

There was only one response that avoided the victim blaming discourse evident across other senior's comments, and put forward a more softened approach.

**Interviewer:** If a friend or family member told you that they had responded to one of these emails and that they'd lost a lot on money, how do you think you would react to that?

**Francis:** You've got to be in their position see, you got to answer very carefully, I would be sympathetic and understanding and advise them to go to the appropriate people and tell them what's going on, even if it does make you feel very bad and whatever... appropriate authorities need to be aware of it.

**Interviewer:** So would that be like banks or Police or...?

**Francis:** That's exactly right, yes.

(Francis, non-respondent, 53 years)



While the response given by Francis was not the dominant reply, it does provide evidence that challenging the pervasiveness and negativity of the victim blaming discourse is possible.

The experience of victimisation did not necessarily temper the negativity towards other victims of online fraud. Conrad is a unique example in this research. He was initially interviewed as a non-respondent, having received fraudulent emails but having never responded to them. Like many of the other non-respondents detailed above, Conrad held a belief that victims were somehow different.

Well maybe they are a little bit more deficient than I am in the grey matter? I am not sure but they [victims] must respond otherwise why would they [offenders] keep on doing it? (Conrad, non-respondent, 76 years)

However, in the weeks following his interview, Conrad responded to a business investment invitation and lost a small amount of money. When interviewed a second time and asked whether this had changed his initial views on victims, he did not demonstrate a softening in his ideas.

**Interviewer:** Having become a victim yourself, have your attitudes towards those who do respond changed? So last time you were fairly strong against people who had responded...

**Conrad:** Against those ones that you know, well to me, they were evidently, it would have to be a con job. Particularly some of those, Mr So and So is visiting Hong Kong and he died over here and his bank account he opened here has so much in it and his name is similar to yours and some such thing... Well to me, they are so evidently a con. But this other thing, unfortunately it wasn't.

(Conrad, respondent, 76 years)

This section has clearly established the prevalence of a victim blaming discourse aimed at those who respond to fraudulent email requests on the part of those who have not responded to a fraudulent email request, but also those who have (through the attribution of greed as a motivating factor). This manifests itself in the prescription of guilt and blame to individual victims for their actions, through greed and gullibility. Based on this understanding of online fraud victimisation, the majority of seniors were unrepentant in their likely responses to the victimisation of others and this was also demonstrated in the case of Conrad, who experienced victimisation himself. Having demonstrated the pervasiveness of this discourse, the next section argues that humour is a mechanism used by seniors to distance themselves from their own weaknesses and vulnerabilities, as well as a coping mechanism, and possibly a barrier against their own potential victimisation. In

addition, the use of humour acts as a means of reinforcing the victim blaming discourse and isolating victims.

*“We always laugh about them...”: The role of humour in reinforcing victim blaming discourses*

Given the strength and pervasiveness of a victim blaming discourse levelled at individuals who respond to fraudulent emails, it is unsurprising to note that conversations held by seniors about online fraud were generally negative in nature. However, this negativity is neither spiteful nor malicious, but rather manifests itself through humorous putdowns.

There is a wealth of literature which examines the role that humour and laughter play in the wellbeing of individuals, particularly their ability to cope with stress, anxiety and negative situations (for some examples see Capps 2006; Fox, 1990; Lefcourt and Martin, 1986; Moran and Hughes, 2006; Nezlek and Derks, 2001). This research concludes that humour reduces the impact of stress (Capps, 2006: 396) and that “a sense of humour permits one to better cope with the aversive experiences of life” (Lefcourt and Martin, 1986: 63). Therefore humour can be understood as an effective coping mechanism (Nezlek and Derks, 2001: 395) and such research has been particularly focused in

examining the ways in which emergency service personnel and others in highly stressful occupations (such as social work and counselling), cope with the trauma and negativity that they witness on a daily basis (Moran and Hughes, 2006; Rowe and Regehr, 2010).

In the context of emergency service personnel (such as police, fireman and emergency department workers), there is recognition of a particular type of humour, known as black humour or gallows humour, which serves as a means of “venting their feelings, eliciting social support through the development of group cohesion and distancing themselves from a situation, ensuring that they can act effectively” (Rowe and Regehr, 2010: 450). This type of humour is neither understood nor appreciated by those outside these occupations, however its operation is an important way of enabling these individuals to process their experiences and gives them the ability to distance and protect themselves from such high levels of trauma (Rowe and Regehr, 2010: 455-456). There is also emerging research into the area of disaster response, which argues that black humour can be understood as a more general phenomenon rather than simply within the realm of emergency personnel (Ellis, 2003). While the seniors within the current research sample cannot be compared to the emergency service personnel or those experiencing a major

disaster, this research provides a platform through which to understand how humour operates in the context of online fraud.

At an individual level, when asked about their response to a fraudulent email, several seniors who had not responded to a fraudulent email detail laughter and disbelief as their key reactions.

**Interviewer:** What do you think when you read a [fraudulent] email like that?

**Roberta:** Give me a break. Whoa. Oh yeah, I suppose some idiots might believe that....You have got to be kidding.

(Roberta, non-respondent, 69 years)

**Interviewer:** What did you think when you read that [fraudulent] email?

**Estelle:** Laughter, I knew exactly what it was...

(Estelle, non-respondent, 64 years)

The first time or two you think this is just too silly for words... Because they're just so ridiculous (Prue, non-respondent, 72 years).

Some of them are a good read as far as a bit of a laugh, so you might forward them on sort of thing,, other[wise] they are just an out and out hoax (James, non-respondent, 67 years).

On the basis that humour is understood as a defence mechanism, in the context of online fraud, humour allows seniors to distance themselves from the possibility that they may be vulnerable to potential fraudulent attempts. By joking about the perceived trivial nature of the fraudulent email attempts, it allows seniors to avoid having to think of themselves as potential victims. This can also be seen to extend to both family and friends.

**Interviewer:** Do you speak about these emails with your friends or family?

**Lillian:** Oh yes, I say to them I have won another hundred thousand dollars today and they say good on you. They wouldn't reply either, I am sure, none of my friends or family would reply to anything like that. I don't know.

(Lillian, non-respondent, 75 years)

Rowe and Regehr (2010:459) argue that humour can enhance social cohesion and promote social support. In addition, Pogrebin and Poole (1988) argue that humour promotes solidarity through the acknowledgement of a common perspective. Collectively humour is used to bond people together in differentiating themselves from those who respond, and this is notably evident through laughter and jokes. Seniors are able to do this because there is a common acceptance that fraudulent emails are absurd.

**Interviewer:** So what did you think when you received the email?

**Bruce:** Not another one of these! No my comment was, you wouldn't want to believe this dear, but I have won another \$6m!

**Interviewer:** So you spoke to [wife] about it?

**Bruce:** Yes I just called out and laughed...

...

**Interviewer:** So you have spoken to your friends about these types of emails?

**Bruce:** Oh yeah. We always laugh about them.

(Bruce, non-respondent, 66 years)

**Interviewer:** So when you received these emails, did you speak to [husband] about them?

**Bessie:** We were going through them and saying 'oh there's another one' and [husband] was saying 'oh just delete it'. That was it. You would just delete it and just move on. You would just have a look and say here we go again... [You] just shake your head, you think it is silly. It's like getting the junk mail in your letterbox, you sort out what you want... but the rest just goes in the bin without you even looking at it, the rest just goes in the bin.

(Bessie, non-respondent, 62 years)

While each of the previous comments have been provided by non-respondents, the use of humour also extends to respondents of fraudulent emails, across both individual and collective settings.

**Interviewer:** So what did you think? Can you talk me through what you thought when you read it [lottery email that he didn't respond to]?

**Walter:** No, I laughed. I regarded it as a hoax.

(Walter, respondent, 60 years)

I like to open it [fraudulent email] and read it and [husband] and I have a laugh over it, about all the mistakes in it and the offer of millions of dollars. But that is all. Then I delete them, but it annoys me that I am having my email channels clogged up with this sort of rubbish...

(Cynthia, respondent, 65 years).

Both Walter and Cynthia responded to a fraudulent email request (Walter, who lost both personal information and money as the result of a fraudulent job opportunity and Cynthia, who lost personal information pursuing an illegitimate inheritance), yet both of them still attribute the same level of hilarity to other fraudulent emails. However, humour in the context of online fraud does not only appear through jokes made by seniors about the



types of fraudulent emails they have received, but it also is evident through the manner in which the emails are trivialised and dismissed by many individuals.

**Interviewer:** So have you spoken to these types of email to friends or family? Does it come up in conversation?

**Carl:** Not me, I think [wife] more so. I find it's just a nuisance; I couldn't be worth having a conversation about it.

(Carl, non respondent, 66 years)

**Interviewer:** Do you talk about these types of emails with your friends or family?

**Lee:** Yeah, sometimes we do. Because early in the stages they were all coming from Nigeria and now they're all over the world you know, it's only recently China's come into it yeah

**Anna:** So we sort of laugh a bit about it you know, take it as oh well they're at it again, but it's sad that people still look at it and get caught.

**Lee:** We only see them as nuisance.

(Anna and Lee, non-respondents, 50's)

In the context of online fraud, by framing their own perceptions and conversations in a joking and playful manner, allows seniors to reinforce to themselves and each other they are not vulnerable to victimisation, that they are different to people who respond, or in

the case of respondents, different to other people who respond. The ability of seniors to openly joke about online fraud with each other only occurs because there is a consensus about the image of an online fraud victim. As has been illustrated in the previous section, this differentiation or “othering” exists in a social context of greed, gullibility and responsibility. In this way, humour can be seen to operate as a tool to reinforce this negative and disapproving portrayal of their actions. Moreover, by perpetuating a victim blaming discourse, the use of humour has the potential to isolate online fraud victims and prevent them from disclosing to family, friends and authorities. It is these consequences to which the paper now turns.

*“I don’t particularly want to let everyone to know that I am a fool...”: The barriers around disclosure*

There is a body of research that examines the low reporting rates of fraud in general (Copes, Kerley, Mason and van Wyk, 2001). Studies across the United Kingdom, United States of America, Canada and Australia estimate that less than a third of all victims report fraud victimisation to authorities (Mason and Benson, 1996; Schoepfer and Piquero, 2009; Titus, Heinzelman and Boyle, 1995; Smith, 2007; Smith, 2008a). There is also evidence to suggest that reporting of online incidents occurs at an even lower rate than fraud in an

offline environment (Smith, 2007; Smith, 2008b). In seeking to understand the reasons behind non-reporting, factors such as a lack of knowledge of victimisation; a sense of shame and embarrassment of being a victim; a lack of knowledge of who to report the incident to; and a belief that nothing can be done, are consistently documented (Button, Lewis and Tapley, 2012; Jorna and Hutchings, 2012; Kerley and Copes, 2002; Smith, 2008a).

Related to the issue of (non)-reporting, there is a small body of research that has examined the impact of social support on fraud victims. Cullen (1994) argues that “social support is an important factor in both the causes and consequences of criminal behaviour” (Mason and Benson, 1996: 513). In particular, social support is said to “buffer the detrimental physical and psychological effects of stressful and crisis events such as criminalization” (Mason and Benson, 1996: 513). In one of the few studies which has examined the role of social support in relation to fraud, it was found that “responses to white collar crime victimisation are conditioned by social support” and that “friends and family members strongly influence how fraud victims respond to their victimisation” (Mason and Benson, 1996: 520). This was particularly evident in the positive influence of social support in increasing the reporting of fraud to police (Mason and Benson, 1996: 520). Findings similar to this are evident in the other crime categories such

as rape and sexual assault, where disclosure of the offence is impeded by the same non-reporting factors cited above (Taylor, Bradley, Muldoon and Norma, 2013).

In relation to online fraud, and given the strength of the victim blaming discourse, it is not difficult to understand why many victims fail to disclose to family and friends. This is compounded by the acceptance of humour as an appropriate way to discuss online fraud victimisation, a humour based in ridicule. As a result there is a marked disparity between victims and their willingness to share experiences with family or friends. While some victims were able to disclose to family and friends, they still internalised the shame and stigma associated with the consequences of their behaviours and were also met with derision.

**Interviewer:** So did you tell any of your friends or family about this?

**Elsie:** I told my family about this. I haven't told anybody else, because it is too embarrassing.

(Elsie, respondent, 81 years)

**Interviewer:** So did you tell your family about it?

**Richard:** Yeah.

**Interviewer:** And how did they react when you told them?

**Richard:** All laughed, but also disappointed...

(Richard, respondent, 71 years)

**Interviewer:** Have you told anybody about what has happened to you? Did you tell your wife or your sons or anyone like that?

**Conrad:** ...I have told a few other people but not many. I don't particularly want to let everyone know that I am a fool.

(Conrad, respondent, 76 years)

Elsie, Richard and Conrad were each able to disclose their victimisation to family or friends, however, all had internalised their own culpability in their victimisation. In terms of derision the family's laughter at Richard's situation is a prime example of how humour manifests itself towards victims of this type of crime. While humour can be a common response to a traumatic event and a coping mechanism of a person confronted with a negative event, in this case, humour is also used to reinforce disappointment. Interestingly, the examples of Elsie, Richard and Conrad, is also worth discussing because each were victims of a phishing email, whereby they sent credit card details, bank account details or a small amount of money to offenders. In terms of online fraud, phishing is viewed as a lesser type as there is a greater acceptance about how a person can become such a victim. It is also the case that compared to other victims in this research, who sent

hundreds of thousands of dollars overseas, the experiences of Elsie, Richard and Conrad were quite minor since each was able to take swift action to stop further losses, through means such as cancelling credit cards and changing passwords. Thus, while the victim blaming discourse was still evident, the context of the victimisation meant that disclosure was not as potentially devastating for these victims.

In contrast, other seniors had revealed limited details of their experiences to family and friends. For example, Ruth had told her daughter incomplete details of her involvement in a romance fraud and felt anxious about discussing the finer points during the interview.

**Interviewer:** So how much money do you think you sent across?

**Ruth:** A lot. I will tell you the amount when my daughter is not around.

(Ruth, respondent, 53 years)

For Ruth, disclosing the full amount of money she had lost to her family carried with it too many risks, which included not only embarrassment and stigma in the eyes of her daughter, but also challenges to her capacity to maintain an independent lifestyle. Being the victim of online fraud was seen as indicative of decreasing mental capacities and in

this sense, demonstrates the victim blaming discourse at its most extreme. This was a fear for a number of elderly victims who were not able to disclose to anyone.

**Interviewer:** Did you ever tell anybody while you were sending the money?

**Judith:** No.

**Interviewer:** Did you ever discuss it with any of your family or friends?

**Judith:** No I was too ashamed.

**Interviewer:** Have you told anyone since this happened?

**Judith:** ...No I have not because it is still an embarrassment to me. I am starting to accept that it is my fault and I have been gullible and I have been caught out and it is just something that I have got to accept that my hard earned money is gone.

(Judith, respondent, 60)

**Interviewer:** Have you told anybody about what has been happening?

**Martha:** No.

**Interviewer:** No?

**Martha:** No. No one knows. No one knows. I dare not tell anyone because they will turn and say well you are a stupid idiot and they will walk away from me and I don't want that, I don't want that... so no one knows what is going on.

**Interviewer:** What about your son?

**Martha:** No.

**Interviewer:** How do you think he would react?

**Martha:** He would disown me. He would disown me and I wouldn't see my grandchildren ever again. That is why I can't tell him. He would hit the roof. It is me only that knows. No one else.

(Martha, respondent, 63 years)

The examples of Judith and Martha highlight the fear and isolation that many victims feel. For both of these women, there is no foreseeable way in which they feel they can tell their family or friends what has happened and seek the support they need. The establishment of the victim blaming discourse and its reinforcement through the use of humour by seniors has a number of consequences for victims. First, it acts as a barrier to disclosure. Based on the small amount of available research, the wellbeing of victims and their recovery is premised on the level of support and encouragement they receive from their support network. In the case of many online fraud victims, their ability to use their support network is disabled through fear and shame. This leads to the second consequence, which is the isolation accompanying the victim blaming discourse. This is augmented by the prevalence of humour as derision and diminishes further the capacity for disclosure, as illustrated by the comments of non-respondents detailed below.



**Interviewer:** Do you know of anyone who has responded?

**Samuel:** No. Not personally, no. I think they would all know my views about it so strongly that unless it was over a beer, I don't think anybody would tell me.

(Samuel, non-respondent, 82 years)

I actually haven't spoken to any of my friends about these emails. I just look at them and think, yeah ok. Stupid. Stupid people answer them obviously. Otherwise they wouldn't keep sending them (Roberta, non-respondent, 69 years).

I suppose, most of our friends are quite cluey or if they got caught they would never say [laughs], I'm sure they wouldn't (Prue, non-respondent, 72 years).

I don't know of anybody within our village here that has been caught, but if they have, they probably wouldn't say so... The person isn't going to say "I was stupid and I did something silly," you know, so whether in fact the odd person does get caught, we wouldn't know (Edwin, non-respondent, 79 years).

These comments are largely premised on an attitude that does not attribute any degree of sincerity towards victims of fraudulent emails. For the most part, these comments are fairly dismissive of the emails and fail to acknowledge the possibility that someone they

know may respond and need support. Such attitudes then contribute to the barriers experienced by seniors who find themselves victims of fraud.

## **Conclusion**

It is clear that online fraud victimisation is characterised by negativity toward those individuals who find themselves as victims. This research has found that there is a strong and pervasive victim blaming discourse levelled at these individuals, premised on assumptions of greed and gullibility and which ascribes guilt and responsibility to the victims for their actions. Interestingly, while this discourse is dominant across non-respondents, it was also held by victims of online fraud themselves. Discussions of online fraud were also characterised by a degree of humour which overwhelmingly trivialised the nature and potential impact of these fraudulent emails. This research demonstrated that the joking and playful nature of these conversations had a number of implications that were not trivial: first as a means of distancing seniors from acknowledging their own vulnerability; second, as a way of differentiating themselves from those who do respond; and third, as a way of collectively reinforcing the negative perceptions of online fraud victims.

It has been demonstrated that the victim blaming discourse surrounding online fraud victimisation poses a significant barrier in challenging the legitimacy and accuracy of these assumptions. While the discourse itself and the use of humour to perpetuate it may seem trivial, the consequences impact significantly on the wellbeing of online fraud victims through their inability to disclose to family and friends and seek support as well as through the isolation of victims from support networks.

As is evident from the comments presented throughout this paper, very few conversations take place outside this negative viewpoint and humour can be seen as a tool that reinforces and normalises this victim blaming discourse. Consequently, victims of online fraud are unlikely to feel comfortable and confident in coming forward to a family member or friend to admit their involvement in fraud. Victims are very aware of the negative connotations surrounding those who respond and the ridicule they are likely to face. Coupled with their experiences of these negative conversations within their family and friendship circles, victims are reluctant to expose themselves to the anticipated shame, embarrassment and the fear of isolation from their loved ones. As has also been demonstrated, victims internalise the characteristics associated with the victim blaming discourse and the use of humour by seniors supports this. It is clear that there is a pressing

need to overcome the victim blaming discourse as it relates to online fraud victimisation and challenge the social acceptance of humour as a means of communicating about this crime type. The consequences are significant for victims and as a result, these individuals are unlikely to receive the support they require to facilitate their recovery and wellbeing into the future.

### **Acknowledgements**

This research was undertaken while the author was employed with the Queensland Police Service. Appropriate permissions have been granted to use this data and present these research findings. The author gratefully acknowledges the support of the Queensland Police Service, however the views expressed in this paper are purely those of the author and do not necessarily reflect those of the Queensland Police Service. All errors and omissions are solely the responsibility of the author.

I would like to thank Professor Belinda Carpenter for her support and assistance in refining the ideas put forward in this paper. Thanks also to Angela Dwyer, Fiona McDonald, Bridget Lewis and Marcelle Burns for their helpful comments on an earlier draft.

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<sup>i</sup> One participant provided written answers to the questions, as she suffered from a medical condition that meant she was unable to physically take part in an interview, but wanted to share her victimisation experiences.